



HARTFORD LIFE INSURANCE COMPANY

200 Hopmeadow Street
Simsbury, Connecticut 06089
(A stock Insurance company)

This rider is attached to a certificate given in connection with Policy Number -398456, issued to BROOKHAVEN SCIENCE ASSOCIATES, LLC.

This rider becomes effective August 1, 2010.

The certificate is hereby amended in the following manner:

With respect to All Full-time Active Employees who are police, Your certificate is amended as follows:

1. The **Pre-disability Earnings** definition shown in the **Definitions** section of the **Long Term Disability** portion of Your certificate is amended to read as follows:

Pre-disability Earnings means 110% of Your regular monthly rate of pay, not counting bonuses, commissions and tips and tokens, overtime pay or any other fringe benefits or extra compensation, in effect on the date immediately prior to the date Your monthly payments begin.

2. The **Earnings** definition shown in the **Definitions** section of the **Life Insurance** portion of Your certificate is amended to read as follows:

Earnings means 110% of Your regular annual rate of pay, not counting bonuses, commissions and tips and tokens, overtime pay or any other fringe benefits or extra compensation, in effect on the date You were last Actively at Work.

In all other respects the certificate remains the same.

Signed for Hartford Life Insurance Company

Donald C. Hunt, *Secretary*

John C. Walters, *President*